

IN THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing Of Claims:

Please amend the claims as follows:

1. (Currently Amended) A method for providing a credit card product, said method comprising:

sending an applicant a credit card that has not been activated;

requiring the applicant to answer at least a first one risk-splitting question and a second risk-splitting question, the second risk splitting question being based on a reply to the first risk splitting question;

determining a credit limit for the applicant based on the applicant's answers to the risk-splitting question questions; and

activating the credit card with the credit limit.

2. (Original) A method according to claim 1, wherein said sending the applicant a credit card that has not been activated depends on prior approval based on credit bureau information.

3. (Original) A method according to claim 2, wherein said method further comprises assigning a temporary credit limit based on credit bureau information.

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4. (Previously Presented) A method according to claim 3, wherein said method further comprises not informing the applicant of a temporary credit limit.
5. (Previously Presented) A method according to claim 1, wherein said requiring applicant to answer risk-splitting questions invites the applicant to telephone an issuer and activate the credit card by telephone.
6. (Original) A method according to claim 5, wherein said method further comprises a live person posing the risk-splitting questions to the applicant and translating those answers into a standardized format.
7. (Original) A method according to claim 5, wherein said method further comprises a voice recognition unit posing the risk-splitting questions to the applicant and requiring that the applicant answer in a standardized format.
8. (Original) A method according to claim 5, wherein said method further comprises a means for confirming the applicant's answers to the risk-splitting questions.
9. (Original) A method according to claim 1, wherein said determining of applicant's credit limit comprises of combining credit bureau information and the applicant's answers to the risk-splitting questions.

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10. (Original) A method according to claim 9, wherein method further comprises factoring external data into the determination of applicant's credit limit.
11. (Previously Presented) A method according to claim 1, wherein said activating the credit card comprises cross selling at least one other product based upon the applicant's answer to the risk-splitting question.
12. (Currently Amended) A system for providing a credit card product, said system comprising:
- means for sending an applicant a credit card that has not been activated;
- means for requiring the applicant to answer at least a first one risk-splitting question and a second risk-splitting question, the second risk splitting question being based on a reply to the first risk splitting question;
- means for determining a credit limit for the applicant based on the applicant's answers to the risk-splitting question questions; and
- means for activating the credit card with the credit limit.
13. (Original) A system according to claim 12, wherein said means for requiring the applicant to answer risk-splitting questions comprises means for answering and activating the credit card via the Internet.
14. (Original) A system according to claim 13, further comprising means for assigning a temporary credit limit based on credit bureau information.

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15. (Original) A system according to claim 14, further comprising means for confirming the applicant's answers to the risk-splitting questions.

16. (Original) A system according to claim 15, further comprising means for combining credit bureau information and the applicant's answers to die risk-splitting questions.

17. (Currently Amended) A computer program product for providing a credit card product, the computer program product comprising computer-readable media having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for identifying an applicant based upon an answer to at least one a
first risk-splitting question;

program code for selecting a second risk-splitting question based on the answer to the first risk-splitting question;

program code for incorporating credit bureau information into a calculation of a credit limit; and

program code for calculating an increase to a credit bureau credit limit based upon the answer to the risk-splitting question and credit bureau information.

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18. (Previously Presented) A computer program product according to claim 17, wherein said calculating an increase to the credit bureau credit limit comprises of incorporating external data.

19. (Currently Amended) A computer program product for providing a credit card product, the computer program product comprising computer-readable media having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for identifying an applicant based upon an answer to at least one a first risk-splitting question;

program code for selecting a second risk-splitting question based on the answer to the first risk-splitting question;

program code for incorporating credit bureau information into the calculation a credit limit for the applicant; and

program code for calculating a decrease to a credit bureau credit limit based upon the answer to the risk-splitting question and credit bureau information.

20. (Previously Presented) A computer program product according to claim 19, wherein said calculating a decrease to the credit bureau credit limit comprises of incorporating external data.

21. (Currently Amended) A method for providing a credit card product, said method comprising:

sending an applicant a credit card that has been activated;
requiring the applicant to answer at least a first one risk-splitting question and a
second risk-splitting question, the second risk splitting question being based on a reply
to the first risk splitting question;
determining a credit limit for the applicant based on the applicant's answers to
the risk-splitting question questions; and
increasing the credit card to the credit limit.

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22. (Previously Presented) A method according to claim 21, wherein said sending the applicant a credit card that has been activated depends on prior approval and credit bureau information.
 23. (Previously Presented) A method according to claim 22, wherein said method further comprises not informing the applicant of a temporary credit limit.
 24. (Previously Presented) A method according to claim 23, wherein said requiring applicant to answer risk-splitting questions invites the applicant to telephone an issuer and activate the credit card by telephone.
 25. (Original) A method according to claim 22, wherein said method further comprises a live person posing the risk-splitting questions to the applicant and translating those answers into a standardized format.

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26. (Original) A method according to claim 22, wherein said method further comprises a voice recognition unit posing the risk-splitting questions to the applicant and requiring that the applicant answer in a standardized format.
 27. (Original) A method according to claim 22, wherein said method further comprises a means for confirming the applicant's answers to the risk-splitting questions.
 28. (Original) A method according to claim 21, wherein said determining of applicant's credit limit comprises of combining credit bureau information and the applicant's answers to the risk-splitting questions.
 29. (Original) A method according to claim 28, wherein method further comprises combining external data into the determining of applicant's credit limit.

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